B 1 (Official Form 1) (1/08)

United States Eastern Dist	Bankruptcy Court rict of New York			Volun	tary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Muraskin, Seth,		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (I'more than one, state all): 4264	TIN) No./Complete EIN(if	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):				
Street Address of Debtor (No. & Street, City, and State): 2 William Street Setauket, New York			Street Address of Joint Debtor (No. & Street, City, and State):			
County of Residence or of the Principal Place of Busines Suffolk	P CODE 11733	County of Resid	ence or of the Princip		ZIP CODE s:	
Mailing Address of Debtor (if different from street addre	ess):	Mailing Address	s of Joint Debtor (if d	ifferent from street	address):	
ZII	CODE			[ZIP CODE	
Location of Principal Assets of Business Debtor (if different	nt from street address above):			···-	ZIP CODE	
Type of Debtor (Form of Organization) (Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) Filing Fee (Check one box.) Full Filing Fee attached Filing Fee to be paid in installments (applicable to insigned application for the court's consideration certification in the court of the cou	ndividuals only). Must attach ying that the debtor is b) See Official Form 3A. individuals only). Must	ntity licable) organization nited States enue Code.) Check one Debtor Debtor Check if: Debtor' insiders	Chapter 7 Chapter 9 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are prindebts, defined § 101(8) as "in individual pringersonal, faminhold purpose." box: is a small business de is not a small business saggregate noncontirs or affiliates) are less	Nature of I (Check one narily consumer I in 11 U.S.C. ncurred by an marily for a ily, or house- Chapter 11 Debtor ebtor as defined in I selection a	Code Under Which (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Debts box) Debts are primarily business debts.	
attach signed application for the court's consideration	i. See Oniciai Form 3B.	A plan Accepta	pplicable boxes is being filed with thi ances of the plan wer itors, in accordance w	e solicited prepetition	on from one or more classes 26(b).	
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for dist ☐ Debtor estimates that, after any exempt property is e expenses paid, there will be no funds available for distance.	excluded and administrative				THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,000 10,000 25,000 50,000		Over 100,000			
So to \$50,001 to \$100,001 to \$500,001 to \$1,000	0 to \$50 to \$100	001 \$100,000,00 to \$500 million	1 \$500,000,001 N	More than \$1 billion		
\$0 to \$50,000 \$100,000 \$500,000 \$1 to \$1,00 \$100,000 \$100	0 to \$50 to \$100	001 \$100,000,00 to \$500 million	\$500,000,001 P	More than billion		

B 1 (Official Form 1) (1/08) FORM B1, Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Seth Muraskin All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number: Date Filed: Where Filed: NONE Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: NONE District: Relationship; Judge: Exhibit A Exhibit R (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the potice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) Date Marc A. Pergament **MP6183** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. V No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Ø Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District. or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

filing of the petition.

B 1 (Official Form 1) (1/08) FORM B1, Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case) Seth Muraskin Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of Title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified Copies of the documents required by § 1515 of title 11 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, specified Chapter of title 11 specified in the petition. A certified copy of the in this petition order granting recognition of the foreign main proceeding is attached. X Not Applicable Signature of Debtor (Signature of Foreign Representative) Seth Muraskin X Not Applicable Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined Signature of Attorney for Debtor(s) in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under Marc A. Pergament Bar No. MP6183 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been Printed Name of Attorney for Debtor(s) / Bar No. promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the Weinberg, Gross & Pergament LLP maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 400 Garden City Plaza Garden City, New York 11530 Not Applicable Printed Name and title, if any, of Bankruptcy Petition Preparer 516-877-2460 516-877-2424 Social-Security number (If the bankruptcy petition preparer is not an individual. Telephone Number state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a Address certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. X Not Applicable Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

and correct.

X

Date

Address

Date

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	f Authorized Individua!	
Printed Na	me of Authorized Individual	

assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

In re: Seth Muraskin Debtor

UNITED STATES BANKRUPTCY COURT

Eastern District of New York

Case No.

Debtor	(if known)
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIAN CREDIT COUNSELING REQUIREMENT	ICE WITH
Warning: You must be able to check truthfully one of the five statements regard listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the case you do file. If that happens, you will lose whatever filing fee you paid, and your cre resume collection activities against you. If your case is dismissed and you file another by you may be required to pay a second filing fee and you may have to take extra steps to scollection activities.	court can dismiss any ditors will be able to bankruptcy case later.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse a separate Exhibit D. Check one of the five statements below and attach any documents as di	must complete and file rected.
1. Within the 180 days before the filing of my bankruptcy case, I received a brown counseling agency approved by the United States trustee or bankruptcy administrator that out for available credit counseling and assisted me in performing a related budget analysis, and I the agency describing the services provided to me. Attach a copy of the certificate and a copy plan developed through the agency.	lined the opportunities have a certificate from
2. Within the 180 days before the filing of my bankruptcy case , I received a becounseling agency approved by the United States trustee or bankruptcy administrator that out for available credit counseling and assisted me in performing a related budget analysis, but I of from the agency describing the services provided to me. You must file a copy of a certificate from the services provided to you and a copy of any debt repayment plan developed throughout the services provided to you and a copy of any debt repayment plan developed throughout that I be days after your bankruptcy case is filed.	lined the opportunities to not have a certificate from the agency
3. I certify that I requested credit counseling services from an approved agency by obtain the services during the five days from the time I made my request, and the following eximerit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case accompanied by a motion for determination by the court.] [Summarize exigent circumstances I	igent circumstances e now. <i>[Must be</i>
If the court is satisfied with the reasons stated in your motion, it will send you a your request. You must still obtain the credit counseling briefing within the first 30 days bankruptcy case and promptly file a certificate from the agency that provided the briefin copy of any debt management plan developed through the agency. Any extension of the be granted only for cause and is limited to a maximum of 15 days. A motion for extensio within the 30-day period. Failure to fulfill these requirements may result in dismissal of y is not satisfied with your reasons for filing your bankruptcy case without first receiving briefing, your case may be dismissed.	s after you file your g, together with a s 30-day deadline can on must be filed your case. If the court
4. I am not required to receive a credit counseling briefing because of: [Check the statement.] [Must be accompanied by a motion for determination by the court.]	e applicable
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of n deficiency so as to be incapable of realizing and making rational decisions with resperesponsibilities.);	nental illness or mental ct to financial
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the unable, after reasonable effort, to participate in a credit counseling briefing in person, through the Internet.);	e extent of being by telephone, or
Active military duty in a military combat zone.	

Official Form 1, Exh. D (10/06) - Cont.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Seth Muraskin

Data:

Certificate Number: <u>01401-NYE-CC-004034881</u>

CERTIFICATE OF COUNSELING

I CERTIFY that on May 19, 2008	, a	t 2:55	o'clock PM EDT,
Seth Muraskin		receiv	ved from
GreenPath, Inc.			
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide cree	dit counseling in the
Eastern District of New York	, a	n individual	[or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a c	lebt repayme	ent plan was prepared, a copy of
the debt repayment plan is attached to this	certificat	te.	
This counseling session was conducted by	telephone	9	•
Date: May 19, 2008	By	/s/Holli Bra	tt for Anne Filary
	Name	Anne Filary	
	Title	Counselor	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B6A (C	fficial Form 6A) (12/07)	
In re:	Seth Muraskin	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

	Total	>	\$ 750,000.00	•
2 William Street Setauket, NY	Fee Owner	J	\$ 750,000.00	\$ 850,000.00
DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM

(Report also on Summary of Schedules.)

B6B (Official Form 6B) (12/07)

ln re	Seth Muraskin		Case No.	
		Debtor	(If known)	

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
 Security deposits with public utilities, telephone companies, fandlords, and others. 	x			
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings		2,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures		250.00
6. Wearing apparel.		Wearing Apparel		1,500.00
7, Furs and jewelry.		Jeweiry		250.00
Firearms and sports, photographic, and other hobby equipment.	Х			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	х			
10. Annuities. Itemize and name each issuer.	х			**************************************
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses. Itemize.		Seth Muraskin PC		0.00
14. Interests in partnerships or joint ventures. Itemize.	Х			
Government and corporate bonds and other negotiable and nonnegotiable instruments.	х			
16. Accounts receivable.	Х			
 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. 	х			
 Other liquidated debts owed to debtor including tax refunds. Give particulars. 	X			

B6B (Official Form 6B) (12/07) -- Cont. Case No. In re Seth Muraskin (If known) Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WAFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. 	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
 Patents, copyrights, and other intellectual property. Give particulars. 	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	Х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
 Automobiles, trucks, trailers, and other vehicles and accessories. 	х			
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.		Miscellaneous office equipment		300.00
 Machinery, fixtures, equipment and supplies used in business. 	х			
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	х			
		1 continuation sheets attached Total	al >	\$ 4,300.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (12/07)

			.	
in re	Seth Muraskin		Case No.	
		Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875

☐ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)☐

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 William Street Setauket, NY	CPLR § 5206(a)	50,000.00	750,000.00
Books, Pictures	CPLR § 5205(a)(2)	50.00	250.00
Jewelry	CPLR 5205 (a)(6)	250.00	250.00
Miscellaneous household goods and furnishings	CPLR § 5205(a)(5)	2,000.00	2,000.00
Wearing Apparel	CPLR 5206	500.00	1,500.00

B6D (Official Form 6D) (12/07)

In re	Seth Muraskin	Case No.	
	Dobtoz		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. JP Morgan Chase Bank, N.A. c/o Cullen & Dykman Garden City Center, 4th Floor 100 Quentin Roosevelt Boulevard Garden City, NY 11530	an all managements of the control of		Judgment Lien 2 William Street Setauket, NY VALUE \$750,000.00				88,775.12	100,000.00
Suffolk County Sheriff 360 Yaphank Avenue, Suite 1A Yaphank, NY 11980 ACCOUNT NO. 276.00, 05.00, 002.000	х		01/26/2007 First Lien on Residence				850,000.00	100,000.00
Saxon Mortgage Services 4708 Mercantile Drive N. Fort Worth, TX 76137-3605			2 William Street Setauket, NY VALUE \$750,000.00					
Fein, Such & Crane, LLP 747 Chestnut Ridge Road Suite 200 Chestnut Ridge, NY 10977-6218								

continuation sheets attached

Subtotal > (Total of this page)

Total > (Use only on last page)

\$ 938,775.12	\$ 200,000.00
\$ 938,775.12	\$ 200,000.00

(Report also on Summary of (If applicable, report Schedules) also on Statistical Summary of Certain Liabilities and Related Data.)

B6E	E (Official Form 6E) (12/07)	
ln re	re Seth Muraskin	Case No.
	Debto	
	SCHEDULE E - CREDITORS	HOLDING UNSECURED PRIORITY CLAIMS
⋥	Check this box if debtor has no creditors holding unsecured	d priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(e	es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations	
	Claims for domestic support that are owed to or recoverable ponsible relative of such a child, or a governmental unit to who U.S.C. § 507(a)(1).	e by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or som such a domestic support claim has been assigned to the extent provided in
	Extensions of credit in an involuntary case	
арро	Claims arising in the ordinary course of the debtor's busines cointment of a trustee or the order for relief. 11 U.S.C. § 507(a	ss or financial affairs after the commencement of the case but before the earlier of the a)(3).
	Wages, salaries, and commissions	
	Wages, salaries, and commissions, including vacation, seven ependent sales representatives up to \$10,950* per person ear sation of business, whichever occurred first, to the extent pro-	erance, and sick leave pay owing to employees and commissions owing to qualifying med within 180 days immediately preceding the filing of the original petition, or the wided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans	
cess	Money owed to employee benefit plans for services rendere sation of business, whichever occurred first, to the extent pro-	ed within 180 days immediately preceding the filing of the original petition, or the ovided in 11 U.S.C. § 507(a)(5).

	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
drug	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a i, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

B6E (Official Form 6E) (12/07) - Cont. Case No. In re Seth Muraskin (If known) Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.					destinated and the second control of the sec				

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals⊁ (Totals of this page)

Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total ➤ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

B6F (0	fficial Form 6F) (12/07)			
in re	Seth Muraskin		Case No.	_
		Debtor	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 37154248734300 American Express P.O. Box 2855 New York, NY 10116-2855			Credit Card				10,125.29
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726			Credit Card				32,674.08
Bank of America P.O. Box 26078 Greensboro, NC 27420			Credit Card				91,000.00
Bank of America P.O. Box 2278 Norfolk, VA 23501-2278 ACCOUNT NO. 60271033731299							4,500.00
Bank of America P.O. Box 26078 Greensboro, NC	I		Credit Card - Business Debt				,,=3000

Subtotal > \$ 138,299.37

Total > \$ sed Schedule F.)

(Use only on last page of the completed Schedule F.) {Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

טן אסם	miciai Form 6F3 (12/07) - Cont.			
In re	Seth Muraskin		Case No.	
		Debtor	(if kno	own)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	,		(Continuation Sheet)		,		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264290794471441							8,934.56
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726 Bank of America P.O. Box 2278 Norfolk, VA 23501-2278			Credit Card - Business Debt				
ACCOUNT NO. 4862362509236058							1,565.57
CapitalOne P.O. Box 70884 Charlotte, NC 28272-0884			Credit Card				
ACCOUNT NO. 4115072528116331							556.81
CapitalOne P.O. Box 70884 Charlotte, NC 28272-0884		Credit Card					
ACCOUNT NO. 5543066710023080	х		-AMARITIS - V				9,780.70
Chase Bank P.O. Box 15153 Wilmington, DE 19886-5153		•	Credit Card 02/02				

Sheet no. $\underline{1}$ of $\underline{2}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

20,837.64 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WAFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 11255340							6,685.66
Citibank c/o Forster & Garbus P.O. Box 9030 Farmingdale, NY 11735-9030 Rubin & Rothman, LLC 1787 Veterans Highway, Suite 32 P.O. Box 9003 Islandia, NY 11749			Credit Line - Business Debt 02/01				
ACCOUNT NO. 6970							26,922.44
Commerce Bank c/o Peter Seidman, Esq. 20 Vanderdenter Avenue, Suite 103W Port Washington, NY 11050 Scott E. Agulnick, Esq. 1 Barstow Road Suite P20 Great Neck, NY 11021			Credit line - Business Debt				
ACCOUNT NO.			06/01/1992				26,000.00
Sallie Mae P.O. Box 9500 Wilkes-Barre, PA 18773-9500			Student Loan				
ACCOUNT NO. 1002018849/45874.001	T	<u> </u>					2,620.14
West Publishing Corp. d/b/a Thomson West c/o Moss & Barnett 4800 Wells Fargo Center 90 South Seventh Street Minnepolis, MN 55402-4129		 	Business Debt				

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 62,228.24

Total > \$ 221,365.25

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)	
In re: <u>Seth Muraskin</u> Debtor	, Case No(If known)
SCHEDULE G - EXECUTORY CON	TRACTS AND UNEXPIRED LEASES
☐ Check this box if debtor has no executory contracts or unexpired	leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
1772 Jericho Associates 1776 East Jericho Tpke, Suite 1 Huntington, NY 11743	Landlord

B6H (Official Form 6H) (12/07)

In re: Seth Muraskin

Debtor

Case No. (If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Stacy Stein 1772 E. Jericho Tpke, Suite 2 Huntington, NY 11743-5713	Chase Bank P.O. Box 15153 Wilmington, DE 19886-5153
Stacy Muraskin 2 Willism Street Setauket, NY 11733	Saxon Mortgage Services 4708 Mercantile Drive N. Fort Worth, TX 76137-3605

B6I (Of	ficial Form 6I) (12/07)				
In re	Seth Muraskin		Case No.		
		Debtor		(If known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

D 14 3 14 3 1		· · · · · · · · · · · · · · · · · · ·					
Debtor's Marital Status: Marrie	DEPENDENTS OF	OF DEBTOR AND SPOUSE					
Mairie		AGE(S):					
	RELATIONSHIP(S): Daughter	AG					
	Spouse		9 39				
Employment:	DEBTOR	SPOUSE	33				
Occupation	Attorney						
Name of Employer	Self employed						
How long employed	13 years	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	· · · · · · · · · · · · · · · · · · ·				
Address of Employer	1772 E. Jericho Tpke. Huntington, NY 11743		The state of the s				
INCOME: (Estimate of case f	of average or projected monthly income at time illed)	DEBTOR	SPOUSE				
1. Monthly gross wag	es, salary, and commissions	\$ 22,500.00 \$					
(Prorate if not page 2. Estimate monthly of	aid monthly.)	\$\$					
_	yvertiine	<u> </u>					
3. SUBTOTAL 4. LESS PAYROLL D	SEDI ICTIONS	\$ 22,500.00 \$					
	and social security	\$ 0.00 \$					
b. Insurance	and social security	\$ 0.00					
c. Union dues		\$\$					
d. Other (Specify	<u> </u>	\$ \$ 0.00 \$					
5. SUBTOTAL OF P.	AYROLL DEDUCTIONS	\$ 0.00 \$					
6. TOTAL NET MONT	THLY TAKE HOME PAY	\$ 22,500.00 \$					
7. Regular income fro	om operation of business or profession or farm	\$ 0.00 \$					
8. Income from real p	·	\$ 0.00 \$					
Interest and divide	, ,	\$ 0.00 \$					
10. Alimony, mainten	ance or support payments payable to the debtor for the hat of dependents listed above.	\$ 0.00 \$	**************************************				
	other government assistance	\$ 0.00 \$					
12. Pension or retirer	nent income	\$\$					
13. Other monthly inc							
(Specify)		\$ 0.00 \$					
14. SUBTOTAL OF L	INES 7 THROUGH 13	\$\$					
15. AVERAGE MON	THLY INCOME (Add amounts shown on lines 6 and 14)	\$ 22,500.00 \$					
16. COMBINED AVE	RAGE MONTHLY INCOME: (Combine column	\$ 22,500.00)				
. ,		(5)					

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

B6I (Of	fficial Form 6I) (12/07) - Cont.		
in re	Seth Muraskin	Case No.	
	Debtor	_,	(If known)
NON	SCHEDULE I - CURRENT INCOM	E OF INDIVIDUAL	DEBTOR(S)
NON	<u> </u>		

B6J (Official Form 6J) (12/07)			
In re Seth Muraskin	**************************************	Case No.	lf known)
	Debtor	(1	r known)
SCHEDULE J - CURRI	ENT EXPENDITURES (OF INDIVIDUAL DEB	FOR(S)
Complete this schedule by estimating the ave Prorate any payments made biweekly, quarterly, sen this form may differ from the deductions from income	ni-annually, or annually to show month		
Check this box if a joint petition is filed and de expenditures labeled "Spouse."	ebtor's spouse maintains a separate ho	ousehold. Complete a separate sch	edule of
1. Rent or home mortgage payment (include lot ren	nted for mobile home)	\$	8,466.67
a. Are real estate taxes included? Yes	✓ No	-	
b. Is property insurance included? Yes	✓ No		
2. Utilities: a. Electricity and heating fuel		\$	400.00
b. Water and sewer		\$	50.00
c. Telephone		\$	175.00
d. Other Cable/Satelite		\$	65.00
3. Home maintenance (repairs and upkeep)		\$	400.00
4. Food		\$	1,000.00
5. Clothing		\$	400.00
6. Laundry and dry cleaning		\$	150.00
7. Medical and dental expenses		\$	50.00
8. Transportation (not including car payments)		\$_	750.00
9. Recreation, clubs and entertainment, newspaper	rs, magazines, etc.	\$	100.00
10. Charitable contributions		\$	300.00
11. Insurance (not deducted from wages or include	d in home mortgage payments)		
 a. Homeowner's or renter's 		\$	1,065.00
b. Life		\$	175.00
c. Health		\$	0.00
d. Auto		\$	600.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in	home mortgage payments)		
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 1	13 cases, do not list payments to be in		
a. Auto		\$ -	1,400.00
b. Other		\$	0.00
14. Alimony, maintenance, and support paid to oth	ers	\$	0.00
15. Payments for support of additional dependents		\$	0.00
16. Regular expenses from operation of business,	profession, or farm (attach detailed sta	tement) \$	7,723.00
17. Other Income Taxes		\$	6,000.00
18. AVERAGE MONTHLY EXPENSES (Total lines if applicable, on the Statistical Summary of Certain	s 1-17. Report also on Summary of Sci n Liabilities and Related Data.)	hedules and,	29,269.67

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

Reduction to approximately \$3,000.00 upon the foreclosure of the Debtor's residence.

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 22,500.00
b. Average monthly expenses from Line 18 above	\$ 29,269.67
c. Monthly net income (a. minus b.)	\$ -6.769.67

In re: Seth Muraskin Debtor

Business Expenses

Rent	\$1,890.00
Cleaning	\$75.00
LIPA	\$200.00
Telephone	\$335.00
Cell Phone	\$399.00
Automobiles	\$1,217.00
Automobile Insurance	\$572.00
Home Insurance	\$560.00
Copy Machine	\$292.00
Credit Card	\$1,150.00
Legal	\$500.00
Accountant	\$83.00
Life Insurance	\$150.00
Miscellaneous	\$300.00

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Eastern District of New York

In re S	eth Muraskin	Case No.	
-	Debtor	_	
		Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		ASSETS			LIABILITIES		OTHER
A - Real Property	YES	1	\$	750,000.00						
B - Personal Property	YES	2	\$	4,300.00						
C - Property Claimed as Exempt	YES	1			Maria					
D - Creditors Holding Secured Claims	YES	1	00 1 HZ(0)		\$	938,775.12		in the		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3			\$	0.00				
F - Creditors Holding Unsecured Nonpriority Claims	YES	3			\$	221,365.25	9 9 1			
G -Executory Contracts and Unexpired Leases	YES	1	356				7.3			
H - Codebtors	YES	1								
I - Current Income of Individual Debtor(s)	YES	2					\$	22,500.00		
J - Current Expenditures of Individual Debtor(s)	YES	2					\$	29,269.67		
тот	AL	17	\$	754,300.00	\$	1,160,140.37				

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Eastern District of New York

In re	Seth Muraskin		Case No.			
		Debtor	Chapter	7		
	STATISTICAL SUM	MARY OF CERTAIN LIABILITIES	AND RELATED I	ATA (28 II S.C. & 150)		

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 22,500.00
Average Expenses (from Schedule J, Line 18)	\$ 29,269.67
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 22,500.00

United States Bankruptcy Court Eastern District of New York

In re	Seth Muraskin		Case No.	
		Debtor	Chapter	7

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$200,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$221,365.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$421,365.25

re Seth Muraskin		Case No.	
	Debtor		(if known
DECLARATIO	N CONCERNING DEBTOR	R'S SCHEDULES	5
DECLARATION U	INDER PENALTY OF PERJURY BY I	NDIVIDUAL DEBTOR	
declare under penalty of perjury that I have r	ead the foregoing summary and schedules, cor	sisting of18	
ts, and that they are true and correct to the be	est of my knowledge, information, and belief.	\bigcap	
\$120108	Signature:		
	Seth Mura	· ·	
		Debtor	
	**** * * * * * * * * * * * * * * * * * *		
	[If joint case, both spous	es must sign]	
DECLARATION UNDER PENALT	[If joint case, both spous Y OF PERJURY ON BEHALF OF CO	• •	.RTNERSHI

EASTERN DISTRICT OF N	EW YORK	
In Re:		Chapter 7
Seth Muraskin,		Case No.
	Debtor.	AFFIRMATION OF PRE-PETITION SERVICES
**************************************	X	

LIMITED STATES DANIZDI IDTOV COLIDT

Marc A. Pergament duly affirms under the penalties of perjury as follows:

- 1. I am an attorney admitted to practice law in the United States Court of Appeals for the Second Circuit and the United States District Court for the Eastern and Southern Districts of New York and submit this affirmation in compliance with Local Rule 10(f).
 - 2. All services indicated have been performed by my firm.
- 3. Our charge for services rendered in bankruptcy proceedings is between \$325.00 and \$395.00 for partners, counsel to our firm and senior associates, \$250.00 for junior associates and \$90.00 for paralegals.
 - 4. We performed the following pre-petition services:
- a. Explanation of the purposes and effect of the filing of a Chapter 7 petition and analysis of whether the filing of such a petition is in the best interests of the debtor. In addition, the debtor was informed of the relief available under Chapter 11 and Chapter 13.
- b. Interview of debtor to obtain all necessary information for the preparation of a Chapter 7 and schedules and statement of financial affairs.
- c. Classification of debts; calculation of debts; classification of property of the debtor and calculation of values; recalculation of total debts and property for summary; determination of exemptions and applicable amounts.

- d. Drafting, preparation and review of petition, schedules and statement of financial affairs and meetings with debtor regarding execution of documents.
- e. Various conferences with Debtor to answer questions and explain the effects of filing for bankruptcy and related issues.
- 5. The total time spent to date for the services stated above has been 4 hours, which includes the following:

A. Initial Consultation

Time: 1 hour

B. Review of client's documents, etc. and preparation of petition

Time: 1 hour

C. Review petition with client

Time: 1 hour

D. Additional work

Time: 1 hour

In addition, paralegal time to prepare and assemble petition and respond to creditor's telephone requests was approximately 3 hours.

- 6. We will also represent the debtor at the first meeting of the creditors.
- 7. The legal fee does not include representation at a reaffirmation hearing nor defense of adversary proceedings or stay motion.

Dated: Garden City, New York May 5, 2008

Marc A. Pergament

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

				iotorni Biotriot or ito			
ln	re:	Seth Muraskin	· · · · · · · · · · · · · · · · · · ·		Case No	-	
			Debtor		Chapter		7
		DISCLOS	SURE O	F COMPENSAT FOR DEBTO	TION OF ATTORNI R	ΞY	
1.	and the	ant to 11 U.S.C. § 329(a) and Bar at compensation paid to me within o me, for services rendered or to b ction with the bankruptcy case is a	n one year bef ne rendered or	ore the filing of the petition i	n bankruptcy, or agreed to be	debto	or(s)
	F	or legal services, I have agreed to	accept			\$	2,500.00
	P	rior to the filing of this statement I	have received	I		\$	0.00
	В	alance Due				\$	2,500.00
2.	The se	ource of compensation paid to me	was:				
		✓ Debtor		Other (specify)			
3.	The se	ource of compensation to be paid	to me is:				
		☐ Debtor		Other (specify)			
4.	Ø	I have not agreed to share the about of my law firm.	ove-disclosed	d compensation with any oth	er person unless they are memb	ers a	nd associates
5.	In retu	I have agreed to share the above my law firm. A copy of the agree attached. Irn for the above-disclosed fee, I have the above t	ment, together	r with a list of the names of t	the people sharing in the compe	nsatio	
	inclu a)	Analysis of the debtor's financial a petition in bankruptcy;	situation, and	rendering advice to the deb	tor in determining whether to file		
	b)	Preparation and filing of any petit	ion, schedules	s, statement of affairs, and r	olan which may be required;		
	c)	Representation of the debtor at the		•		inas th	hereof:
	d)	Representation of the debtor in a				J	,
		[Other provisions as needed]	arolouly proc	oodings and other semiosis.			
	e)	None					
6.	Ву ад	greement with the debtor(s) the ab	ove disclosed	fee does not include the fol	lowing services:		
		None					
				CERTIFICATION			
1		tify that the foregoing is a completentation of the debtor(s) in this bar			ment for payment to me for		
	Dated:				+		
				Marc A. Pergame	ent, Bar No. MP6183		
- 1				-			

Weinberg, Gross & Pergament LLP

Attorney for Debtor(s)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

re:	Seth Muraskin	Debtor	Case No(If known)
		STATEMENT OF FINAN	CIAL AFFAIRS
	1. Income from emp	loyment or operation of business	
one	debtor's business, including of this calendar year to the immediately preceding this fiscal rather than a calend year.) If a joint petition is find the second seco	ng part-time activities either as an employee of the date this case was commenced. State also is calendar year. (A debtor that maintains, or hear year may report fiscal year income. Identified, state income for each spouse separately	rment, trade, or profession, or from operation of the or in independent trade or business, from the beginning the gross amounts received during the two years has maintained, financial records on the basis of a y the beginning and ending dates of the debtor's fiscal records debtors filing under chapter 12 or chapter 13 d, unless the spouses are separated and a joint petition
	AMOUNT	SOURCE	FISCAL YEAR PERIOD
	3,450.00	NYCLU	03/08
	6,000.00	Law Office of Seth Muraskin	03/08
	386,000.00	Law Office of Seth Muraskin	2005
	465,000.00	Law Office of Seth Muraskin	2006
		Law Office of Seth Muraskin	2007

AMOUNT

SOURCE

FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☑

None

 \mathbf{A}

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's

business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is

filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** AMOUNT PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL **OWING**

None Ø

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

American Express Centurion Bank v. Seth Muraskin, Esq.

1759/08

District Court/Suffolk County

Pending

Commerce Bank, N.A. v. Law Office of Seth Murasking, Esq.,

P.C. and Seth Muraskin

08-22327

JP Morgan Chase Bank, N.A., v. Judgment

Supreme Court/Suffolk County

Supreme Court/Nassay County

Pending

Judgment

The Law office of Seth

Murasking, Esp., P.C. Seth

Muraskin

1009/07

Citibank (South Dakota) N.A. v.

Seth Muraskin

08-004745

District Court/Suffolk County

Pending

Wells Fargo Bank National

Foreclosure

Supreme Court/Suffolk County

Association, as Trustee for Bank of America ABFC 2005-HE2 by Saxon Mortgage Services, Inc. as it's Attorney-in-Fact v. Seth

Muraskin et al.

08-8781

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF

DESCRIPTION AND VALUE OF

SEIZURE

PROPERTY

JP Morgan Chase

03/04/2008

1,700 bank account

5. Repossessions, foreclosures and returns

None ☑ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

DESCRIPTION

NAME AND ADDRESS OF CREDITOR OR SELLER FORECLOSURE SALE,

AND VALUE OF

TRANSFER OR RETURN

PROPERTY

6. Assignments and receiverships

None ☑ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF

NAME AND ADDRESS

DATE OF

ASSIGNMENT

OF ASSIGNEE

ASSIGNMENT

OR SETTLEMENT

None

 \mathbf{V}

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

DESCRIPTION

NAME AND ADDRESS

OF COURT

DATE OF

AND VALUE OF

OF CUSTODIAN

CASE TITLE & NUMBER

ORDER

PROPERTY

7. Gifts

None ☑ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

RELATIONSHIP

DESCRIPTION

OF PERSON

TO DEBTOR,

DATE

AND VALUE OF

OR ORGANIZATION

IF ANY

OF GIFT

GIFT

8. Losses

None ☑ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF

AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF PROPERTY BY INSURANCE, GIVE PARTICULARS LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/23/07 - 04/17/08 AMOUNT OF MONEY OR DESCRIPTION AND VALUE

4

OF PROPERTY **2,148.75**

Weinberg, Gross & Pergament LLP 400 Garden City Plaza, Suite 403 Garden City, NY 11530

10. Other transfers

None 🗹

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None ☑ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'

INTEREST IN PROPERTY

11. Closed financial accounts

None ☑ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING None ☑ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

5

CONTENTS IF ANY

13. Setoffs

None ☑ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT OF

SETOFF SETOFF

14. Property held for another person

None ☑ List all property owned by another person that the debtor holds or controls.

OF OWNER

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None ☑ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☑ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

6

LAW

None ☑ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None ☑ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

12	Nature	location	and name	of business
10.	Nature.	IUCALIUII	anu name	UI DUSINESS

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case. or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY OR OTHER INDIVIDUAL ADDRESS

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

Law Office of Seth

4264

Attorney

NATURE OF

BUSINESS

02/01/2001

DATES

BEGINNING AND ENDING

7

NAME

Muraskin

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

19. Books, records and financial statements

None

None

Ø

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Jeff Feldman, CPA 1776 E. Jericho Turnpike Huntington, NY 11743

1998 - present

None Ø

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None \mathbf{Z}

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None $\mathbf{\Lambda}$

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None \mathbf{Z}

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ☑ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None ☑ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None **∑**i b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None ☑ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☑ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None ☑ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☑ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☑ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

			9
	* * *		
	* * *	* * *	
[if completed by an individual or individual and spouse	∌]		
I declare under penalty of perjury that I have read the	answers cont	ained in the foregoing statement	
of financial affairs and any attachments thereto and th			
Date 5120(%)	Signature	\mathcal{M}	
	of Debtor	Seth Muraskin	

Form 8 (10/05)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re: Seth Muraskin				Case No.	
	Debi	tor		Chapter 7	
CHAPTE	R 7 INDIVIDUAL D	EBTOR'S	STATEM	ENT OF INTE	NTION
I have filed a schedule of	assets and liabilities which include	les debts secured by	property of the	e estate.	
I have filed a schedule of	executory contracts and unexpire	ed leases which inclu	ides personal p	roperty subject to an une	expired lease.
I intend to do the following	g with respect to the property of the	he estate which secu	ires those debt	s or is subject to a lease	:
	1	1	1	i	ı
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
. 2 William Street Setauket, NY	JP Morgan Chase Bank, N.A.	X			
2 William Street Setauket, NY	Saxon Mortgage Services	X			
escription of Leased roperty	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
None	st20/5X				
eth Muraskin	- 1 - 1 - 1				
gnature of Debtor	Date				

Form B1, Exhibit C (9/01)

UNITED STATES BANKRUPTCY COURT Eastern District of New York

Exhibit "C"

-		, the debtor owns or has possession of property ent and identifiable harm to the public health or	
In re:	Seth Muraskin	Case No.:	
		Chapter: 7	

Debtor(s)

Exhibit "C" to Voluntary Petition

 Identify and briefly describe all real or personal property owned by or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary): 	
N/A	
2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):	
N/A	

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re

BANKRUPTCY NO.

Seth Muraskin

Debtor.

DECLARATION RE: ELECTRONIC FILING OF PETITION, SCHEDULES & STATEMENTS

PART I - DECLARATION OF PETITIONER

I Seth Muraskin

the undersigned debtor(s), hereby declare under penalty of perjury that the information I have given my attorney and the information
provided in the electronically filed petition, statements, schedules is true and correct. I consent to my attorney sending my petition,
this declaration, statements and schedules to the United States Bankruptcy Court. I understand that this DECLARATION RE:
ELECTRONIC FILING is to be filed with the Clerk once all schedules have been filed electronically but, in no event, no later than 15 days
following the date the petition was electronically filed. I understand that failure to file the signed original of this DECLARATION will cause my case to be dismissed pursuant to 11 U.S.C. § 707(a)(3) without further notice.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am
aware that I may proceed under chapter 7, 11, 12 or 13 of 11 United States Code, understand the relief available under each such chapte
and choose to proceed under Chapter 7. I request relief in accordance with the chapter specified in this petition.
[If petitioner is a corporation or partnership] I declare under penalty of perjury that the information provided in this
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in
accordance with the chapter specified in this petition.
Dated: $5(20/8)$
Set# Muraskin
(Applicant)
DAST W. DEGLADATION OF ATTORNEY

PART II - DECLARATION OF ATTORNEY

I declare under penalty of perjury that I have reviewed the above debtor's petition and that the information is complete and correct to the best of my knowledge. The debtor(s) will have signed this form before I submit the petition, schedules, and statements. I will give the debtor(s) a copy of all forms and information to be filed with the United States Bankruptcy Court, and have followed all other requirements in the most recent attachment to G.O. #162. I further declare that I have examined the above debtor's petition, schedules, and statements and, to the best of my knowledge and belief, they are true, correct, and complete. If an individual, I further declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of Title 11, United States Code, and have explained the relief available under each such chapter. This declaration is based on all information of which I have knowledge.

Dated:

Marc A. Pergament Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

B 201 Page 2

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the o	lebtor this notice required by § 342(b) of t	he Bankruptcy Code.
Marc A. Pergament Printed Name of Attorney	Signature of Attorney	Date
Address:		
Weinberg, Gross & Pergament LLP 400 Garden City Plaza		
Garden City, New York 11530		
516-877-2424		
Co	ertificate of the Debtor	
I, the debtor, affirm that I have received and read thi	is notice.	1 1 0
Seth Muraskin	×	stad N
Printed Name of Debtor	Seth Muraskin	
Case No. (if known)	Signature of Debtor	Date